

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	<b>Attorney Docket No. 52493.000251</b>
	)	
Geoffrey STIFF, et al.	)	<b>Group Art Unit: 3694</b>
	)	
<b>Appln. No.: 10/083,250</b>	)	<b>Confirmation No. 2570</b>
	)	
Filed: February 27, 2002	)	<b>Examiner Jamie SWARTZ</b>
	)	

For: **SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC  
RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

In response to the pending Office Action dated July 7, 2009, Applicant respectfully requests favorable reconsideration of the above-identified patent application in view of the following amendments and remarks, which are believed to place the above-identified patent application in condition for allowance.

**Amendments to the Claims** begin on page 2.

**Remarks** begin on page 8.